El l'avo and west Texas, fair. Ness Mexico, fair. Arizona, fair. SIXTEEN PAGES TODAY.

HOME EDITION

WEATHER FORECAST.

# PUSH FOE TOWARD MON

## Landis Finds Betting Operations Huge GERMANS ENVOYS DISCUSS BORDER PATROL

\$1,000,000 a Day Changes Hands Through Syndicale, Officers Assert.

MANY OFFICES ARE MAINTAINED

Federal Judge Extracts Information on Betting from Unwilling Men.

CHICAGO, Ill., Oct. 4.—Government officers were authority for the statement today that more than \$1,000,000 changed hands daily in the operations of the betting ring exposed by federal judge K. M. Landis in his investigation of bonds under which defendants in the blackmail cases were released.

leased.

Charles F. Clyne, district attorney, and
James E. Stuart, postal inspector, conferred today in an effort to determine
whether postal laws had been violated
by the syndicate.

While the ring's headquarters are in

While the rings headquarters are ac Chicago, prosperous branches were re-ported to attorney Clyne to exist in Clewland, St. Louis, Houston, Okiahoma City, Des Moines, Denver, Detroit, Oma-ha, San Francisco, Pitisburg, Boston and Dallas, with perhaps others.

27 More Caught. The police made further efforts Tuesday to find the public gambling, evidence of which judge landis was drawing in detail from unwilling witnesses in his court and a spectacular raid on a west side hotel resulted in 27 persons, one of them a woman, being captured.

The police burst through a locked door and found an excited group, money in hand, just hearing the announcement of a race at Louisville.

Judge Is Inquisitive. Judge Landis meanwhile was extracting further details of the system of disseminating and utilizing race track information in hundreds of salcons here and the correspondents in a score of others. er cities. Occasionally he would break in on a witness and adroitly induce him to reveal that other forms of gambling, poker, craps and baseball pools, were flourishing in the back rooms of hun-

some politicians.

Saloons Bought Memberships.

The confessions of two former employes of the Sportsman's club, which resulted in Monday's raid, were made public and contained assertions that the sale of life memberships to saloonkeepers and of the club's organization.

of the club's organization.

The confessions also revealed tat after that saloonkeepers had made arrangements with Charles T. Essig, secretary of the club, they were allowed to maintain slot machines unmodested. Thomas E. Philbine, a club employe who was sent out to urge saloonkeepers to instal slot machines, said that a private customer had been skeptical until he had to call in a policeman to insure him it was all a policeman to insure him at was all

and Southwestern (Cotton Belt) railway, southbound, left the track about

The cause of the derallment has not 4 been determined Two women were brought to a hospital here in what was reported to be a serious condition.

FORMER POSTMASTER IS CONVICTED OF MURDER.

Sydney, Neb., Oct. 1.—J. F. Connell, former peatmaster of Insmont. Colo. was found guilty of first degree murder and sentences to life imprisonment today in connection with the murder of Ira C. Paup, near Sunol. Neb. July 28, last.

Connell and J. Granger Lukens of Denver, were charged with killing Paup and Paul Vasik following the rabbers of the state bank of Sunol. Lukens's trial begins today.

SCHOOL FOR CANDIDATES.

Denver, Colo., Oct 4.—5 "school" for candidates and orators is to be opened Friday at the Republican state headquarters, it was reported today. The "pupils" are to zo over the national and state platforms to familiarize themselves with their important points.

National Instead of State Regulation.

rallroad corporations in an address de- | points livered before the fifth annual convention of the Investment Bankers Association of America here today by Walker D. Hines, chalrman of the advisory committee and general counsel of the Atchison, Topeka and Santa

Fe Railway company.
Favors National Regulation. Of equal importance, Mr. Hines de-clared, was legislation whereby state regulations reducing net income of rallroads through reductions of rates and increase of costs will be superseded by national regulation; and leg-islation whereby the power to issue stocks and onds shall be derived from, and the method of their issue supervised by the nation.

Railroads Want to Expand. "The public is interested in the rail road companies being able to raise sufficient additional capital to keep

sufficient additional capital to keep the railroad properties abreast of the progressive demands of our rapidly developing, hustness and civilization, and Mr. Hines.

"That capital cannot be secured unless investors can be induced to furnish it, and investors cannot be induced to furnish it miess attractive securities can be offered. These securities cannot be attractive unless.

Under Street Cars, and Wreck Is the Result.

Cleevland, O., Oct. 4.- The death list injured it was expected one or two is the president of the conference.

Investigations were under way by city officials and the Cleveland Railway company.

The accident occurred when a southbound Scranton road car, carrying a
crowd of women shoppers home at the
rush bour brake away from the motorman on a hill approaching the bridge
and tore down upon the north approach to the bridge just as a northbound car reached the name point.
The runaway car jumped the track and
attuck the northbound car. The comhined weight of the two cars and the
above of the collision was too much
for the wooden bridge, which sagged
and then gave down.

A telephone girl, seeing the accident, caled doctors and ambulances to
the scene.

11 FOUND NOT GUILTY

OF FRAUD IN ELECTION

Huntington, W. Va., Oct. 4 — A jury in federal court this afternoon returned a verdict of not guilty in the case of il-residents of War Eagle prednet. Mingo-county, indicted for fraud in connec-tion with the engressional election of 1514.

Greenville, Texas Oct. 4.—A score of persons were injured, two of them seflously, shortly before noon today when the Lone Star Special, of the St. Lonis and Southwestern (Cotton Bell) rail-ceristered as voter to some residents excitated as voter to some residents. alphabetical order. Some residents registered as voters testified that they had not voted, although ballots bear-ing their names were found in the box.

**OPINION SAYS UNIONS MAY** LIMIT COATS OF PLASTER

Austin, Texas, Oct. i.—In an opinion rendered by the attorney general's department it is held that the Flasterer's union does not violate state laws in its adoptions of rules providing how many coats of plaster must be placed on different classes of walls, regardless of the architect's specifications, the owner of a building and the contractor. The opinion holds that union planterers do not violate the unit-trust laws by observing such rules.

According to the principle announced, the painters union will have the privilege of stipulating the number of coats of paint and the carpenters the number of shingles.

INVESTIGATION OF N. Y.

MILK SITUATION COMING New York Oct 4.—An investigation before a supreme court referee to determine whether the milk distributing companies of New York or the dairymen's league of farmers, or both have wiolated the state and trust law in alleged attempts to fix the price of milk will be begun here Friday.

Counsel for Santa Fe Urges Fails to Reply to Nebraska Message; Prohibition Campaigners Active.

Cincinnati, O., Oct. 8.—Legislation | Wayne, Neb., Oct. 4.—Greatly en-which will provide an orderly and re-sponsible method of settling railroad victory in Nebraska this fall, the prolabor disputes as a substitute for the hibition national campaigners today "terrorism of the strike," was urged closed their meetings in this state here as the prime need of the public and of and left for Iowa and South Dakota

branks tomorrow and the drys are hopeful, but not optimistic, over the hopeful, but not optimistic, over the prospects that he then will state his position on prohibition. In the light of his coming, both J. Frank Hanty and Ira Landrith, the Prohibition candidates, continued today to call attention to the fact that he had falled to reply to two telegrams sent from the dry special train asking him how he stood on prohibition.

"His pressing duties and his official dignity." Landrith said, "will not permith him to take notice of the two respectful telegrams, but he is notifier too husy nor too dignified to tell one O'Leary what he thinks of a man who calls him a pro-British sympathiser."

WILSON REFUSES TO SPEAK BEFORE REACHING OMAHA

BEFORE REACHING OMAHA

Alliance, O., Oct. 4.—President Wilson was greeted by cheering crowds as he passed through the middle west, en route to Omaha, Neb., today, At Salem and Alliance, O. several thousand persons packed the railroad stations and applauded as Mr. Wilson supported to the rear platform of his private car.

When the president awake this morning he found several hundred beginning from people along his route urging him at least to show himself. He was informed if he would only consent to speak its several places for a few plattes large crowds could be would make no speeches before reaching Omahs.

Cleveland Bridge Gives Way Bishop Walter R. Lambuth Presides at Annual Session in Clovis.

Clovis, N. M. Oct. 4 -- The New Mexin Tuesday's bridge tragedy in which ico annual conference of the M. E. State's attorney Hovne also spent a busy day, adding to the discomfort of Baltimore and Chicago at 10 oclock this morning. Bishop busy day, adding to the discomfort of Baltimore and Chicago at 10 oclock this morning. remained at two today, but of the 40 Walter R. Lambuth, of Oakdale, Calif.,

Embraces 51 Pastorni Charges. This conference embraces 51 pastoral charges in New Mexico and west Texaw and includes 48 regular pastors and eight "supplies," besides 12 lay dele-

Woman's Wissoinary Conference Opens Simultaneously with the conference, the sixth annual meeting of the Woman's Missionary conference of New Mexico, is being held. This is previded over by Mrs. H. M. Smith, of

El Paro. Conference Organizes. The conference organized by electing J. C. Jones, secretary: J. H. Walker, assistant secretary: F. B. Faust, statisti-

cal secretary.
Addresses of welcome were made by Prof. J. M. Bickley and Dr. Jeremiah Moore, pastor of the Presbyterian church. The bishop responded to these addresses in a felicitous win.
Visitors introduced were Dr. A. J. Lamar, publishing agent; W. D. Bradfield, C. S. Wright, Dr. C. P. Moore, of Los Angeles. Sunday school field secretary: Rev. C. W. Lambeth, pastor of the local Christian church and Rev. J. S. Pitzgerald, presiding elder of the Chihnahua district.

A telegram from Dr. W. P. Packard was read and the secretary was author-

was read and the secretary was authorized to respond with a message of sympathy on account of his continued ill-

Districts Report.

S. E. Allison rendered a report of the Reswell district, G. H. Givan, of the Athoquerque district. H. M. Smith, of the El Paso district.

Reports were read from superanniates W. E. Foulkes, L. A. Trickley and George Ward.

W. S. Huzgett was elected editor and publisher of the conference journal. The report of Rev. H. M. Smith, presiding elder of the El Paso district, showed that there are 17 pasteral charges in the district. The report follows:

charges the district. The report follows:

"Alamozorio: Forty new members and an increase in the salary of the preacher.

"Alpihe: Twenty-two accessions and a new church contemplated.

"Buena Vista: Fifty-three additions; pastor's salary doubled, a parsoning puchased and two churches organized.

"Deming: Twenty accessions; debt of \$500 canceled and a good revival conducted by Rev. T. L. Lallance.

200 Added to Trinity.

"Trintty church El Paso: Over 200 new members; all benevolences paid, besides \$4500 subscribed for the Alta Vista new church.

scription fist of \$2500 on the new building enterprise. Ask Pastor to Remain. "East El Pana Mission Valeta: (Continued on Page 2, Column 2.)

Removal of Pershing's Army Not To Be Determined Prior to Other Matters.

TAX SCHEDULE OF MINING MEN READ

Mexican Commissioners Say Operators' Opinions Will Go To Carranza.

TLANTIC CITY, N. J., Oct. L-A Further consideration by the Mexican-American joint commission was given today to the plan of bormembers. It was regarded as probable that Maj. Gen. Tasker H. Bliss, assistant chief of staff of the army, would advise the American commission.

That the plan involving withdrawal of Gen. Pershing's forces from Mexico would be adopted prior to a definite understanding regarding Gen. Carranzu's attitude respecting the reopening of mines and other industries was regarded as improbable. What they regard as an equitable

schedule of taxes was submitted to the Mexican members of the Mexican Ameri-

can joint commission Tuesday by the committee representing American mining interests in the republic.

For two hours they were in conference with Luis Cabrera, head of the American commission and minister of finance in his country, and Alberto Pani, another member who is director general of the National railways.

Seedule to go to Carraura.

No assurances were given the mining men that their schedule would be adopted but it was understood that it would be submitted to the Carranza government.

ent.
The question of transportation was ecussed and the objections reliterated rainst what the miluing men consider offscatory tax decrees.

confiscatory tax decrees.

Again Meet American Commissioners.

The American members of the commission also conferred again with the mining men's representatives. After their conference, the American commission insued a statement in which it was said if satisfactory agreements can be reached with reference to various matters, and especially to the resumption of mining activities, improved conditions in Mexico can be confidently expected. Such resumption would be distinctly beneficial to furnishing emexpected. Such resumption would be distinctly beneficial to furnishing em-ployment to Mexican labor, it was said, and also would be a source of immediate revenue to the Mexican government.

Mexico Must First Safeguard Life. The necessary prerequisite to such a plan would be the return to Mexico of American mining operators who have withdrawn during the recent disturb-ances. The government of the United nee. States cannot encourage wish return, it surances are given with reference to the safety of life and property in the district in which operations are to be

MEXICAN BANK BILLS RISE AFTER FOREIGN PROTEST

Bank bills of the Banco Nacional de Mexico and the Banco de Londres y Mexico, two of the largest banking in-utitutions in Mexico City, continued to norease in price here Wednesday at the local banks which handle Mexican

Following the decree of September 5, issued by Gen. Carranza, requiring a metallic reserve for all bills issued by metallic reserve for all bills issued by these banks, the currency dropped four cents. It increased in price Wednesday to 15% cents for Banco de Londres y Mexico, and to 17% cents for Banco Nacional bills. The project of the British and French embassies to the American state department is given as the reason, and bankers predict a further rise.

ANDRES G. GARCIA, FORMER CONSUL, TAKES UP NEW WORK

Andres G. Garcia, who for two years had held down the position of consul for the Constitutionalist government at El Pann, Wednesday morning took charge of his new office, that of inspector general of consuls for the entire United States. Mr. Garcia will have his headquarters here. No successor for Mr. Garcia has yet been named.

Eduardo Soriano Bravo, the present vice consul, is awaiting orders to proceed to his new post, at Newport News. Vs. He will be succeeded here by Angel Casarin. Senor Bravo is at present

acting consul at El Paso.



Quartermaster Sergeant Died By Own Hand, Says Coroner's Verdict.

The body of Sergt Frank A. Alexander, of the quartermaster corps of the army, stationed at Fort Clark, Texas, was found Tuesday evening at 6:55 oclock in a room at 201 South St. Vrain street, with a builet wound in the right ear. In his right hand was found at .45 chilber automatic pla-

Mrs. Alexander, who was the only witness of the affair, was found kneelng on the floor heaide the body of her husband, erying, when a party of police officers entered the room.

Sergt. Alexander was about 40 years of age and is survived by his wife and a baby son. According to the story of Mrs. Alexander to coroner James M. Deaver, she and her husband had been separated for about two months, but had intended to leave for Fort Clark Tuesday night, where he had been ordered. She stated that he said something to ber that she did not like and they had quarreled prior to the shooting, and that he also made a pass at her as if he intended to shoot before he placed the platol to his right ear. A verdict of death by the victim's own hand was rendered in the case by coroner J. M. Deaver.

Serst. Alexander was well known at Fort Bliss, having served in the quartermaster department there. Recently its was assigned to Fort Clark for duty. Last Saturday morthing he left his pistol at the office of the provost guard in the policy station, returning for it Tuesday afterdoor. of age and is survived by his wife

While the Cavalry Works Out Problems.

Authory, N. M., Oct. 4 .- Troopers of

Fresh ment is also set out at ngs for the evening meal of the sol-

diers.

The cavalry, which was first to arrive here yesterday, has been engaged today in maneuvering in this locality—secuting for the enemy."

Massachusetts En Route.

It is expected that Las Cruces will be reached Friday night and Fort Selden saturday night Instead of makins a quick march to Selden and maneuvering there, Gen. Parker decided to maneuver his men as the division marches, on the way up, so the hurried trip to Selden, at first expected, is not being made.

Selden, at first expected, is not being made.

The halt today, while it is giving all except the cavalry a rest, is ostensibly to feel out the country for the snemy, theoretically known to be in force at Rincon and advancing on El Paso.

The men are in good spirits and are standing the march well. They were able to march from south of Canutillo to Anthony yesterday over a paved road most of the way. A turnout was necessary from Vinton to a point just south of this plane, but the rest of the way they were able to use the paving.

From this point north, the roads are good.

Plenty of Water.

Water wagons preceded the marching clumms yesterday and left water in meens sheet iron vata, where canout of these vais.

most of these vais.

Each morning the men have hot breakfasts, and at night they get hot meals,
fresh meat being sent ahead on the
supply trucks. The moonday meal consists of field rations, when on the
rearch

march.

The artillery and trucks moved north yesterday over the "west side" road, crossing the bridge at Canutillo and coming hack last night over the Anthony bridge.

crossing the bridge at Canutille and coming tack last night over the Anthony bridge.

Good Roads Rest of Way.

With the good roads available from Anthony north, there is no further occasion for separating the division and cavalry, artillers, wagen trains and infantry will march along the main waron road from here to Lase Cruces.

There is much rivalry among the different commands in the matter of keeping in line, and few of the men have fallen out. While the command is lattended by ample hospital accommodations, there is little need for them Kentreklans. South Carolinaus, Ohloans, Michiganders and Massachusetts men are straining a point to make the record for having the smallest percentage of sickness in the division.

There is music almost constantly all along the lengthy line of march the

There is music almost constantly all along the lengthy line of march, the various regimental bands playing mistic particularly appealing to the men. The southent bands show a preference for "Dixie." or, in the case of the Kentuckians in particular. "My Old Kentucky Home." The Mansachusetts bands are strong for "Yankee Doodle." The cheering is not confined to the men from any particular region, however, for any particular music. The Yankee boys cheer "Dixie" as lustify as "Yankee Doodle." The cheering is not confined to the men from any particular region, however, for any particular music. The Yankee boys cheer "Dixie" as lustify as "Yankee Doodle." and they all cheer the "My Old Kentucky Home."

Villa Will Attack Parral, Report; Gen. Gonzales to Be Given Banquet.

Prun isco Villa in to celebrate his saint's day today by an attack upon Parral, according to reports brought to the border by Mexicans from Chihushua City.

Today also is the saint's day of Gen

Francisco Gonzales, commander of the Carranza garrison at Juarez. A banquet in honor of the general will be given tonight by officers of his staff

cott in honor of the general will be given tonight by officers of his staff.

Col. Eleardo Cortinas, commander of the Carrama garrison at Casas Grandes and an aide. Capt. Dionecio Ochoa, arrived in Juarez yesterilay to have an infured ankle treated. The injury was received when the colonel was roping a borse at Casas Grandes, when the hurse drayaged him for a short distance. Gen. Cortinas deples that the injury was caused by a bullet wound, sustained in fighting with Villistas near Casas Grandes.

A new version of the fight at El Valle, in which one American soldier and one Casrama soldier were killed, which occurred last week, was given by Col. Cortinas Six American soldiers, all of whom had been drinking, attempted to enter El Valle, despite the warning of the Carrama guard which surrounds the town. One American soldier drew a revolver and fired at the sentry who challenged them, he says, and the fight followed.

A letter received in El Faso-from Torreon policier drew as reconvery and fired at the sentry who challenged them he says, and the fight followed.

A letter received in El Faso-from Torreon peakerdiny staired within a few miles of that city, which was practically surrounded. Scores of peous in Torreon are dying from starvation, it

Infantry and Artillery Rests Foreigners are Slain After Fight at Cusibuiriachic, Message States.

Two Chinese and a Tuck were killed the 18th division, United States army, by Francisco Villa at Cusibulriachic. after spending the night just north of Mexico, following the fight with Car-Anthony, remained here today for a rancista soldiers under Gen. Matlas Anthony, remained here today for a rancista abdurers that the French are continuing their rest. Tomorrow, the fifth day of their Mamos, a message received from the The French are continuing their rest. Combustischie district Wednesday, thrust northward on the Peronne-Bapractice blke to Fort Seiden, they expect to march to Mesquite.

It is necessary for the division to Chinese and a Japanese had been killed. Serman defences between Morval and camp near a ratiroad siding, where tank there was denied by men who have come from the Cushulriachic district hounces today.

nce the battle of Sentember 15 transa troops left Chihuahua City Tuesday for Cushuiriachic to regardison this camp which was evacuated by Villa after the fight with Gen. Hames Gen. Carlos Gouna, in command of the Carranus forces in western Chihuahua is sending troops into the Guerrero district in pursuit of Villa reports from Chihuahua City state.

**GONZALES DENIES REPORTS** 

OF CHIHUAHUA CITY FIGHT OF CHIHUAHUA CITY FIGHT
Rumbers of fighting in Chihuahua City
between Villistas and the Carranna
forces of Gen. Jacinto B. Trevino, of
the presence of Villistas at Satus, 38
miles north of Chihuahua City, and of
a passenger train being stopped and
searched for Carranna officers at Villa
Ahummda, were received here from
Mexican sources Wednesday, but were
denied by Gen. Francisco Gonzalez, miltury commander in Juarez.
He stated that the railroad and telegraph lines had not been disturbed and
no Villistas were near the Mexican
Central line between Juarez and Chihuahua City.

PROMOTIONS ANNOUNCED FOR CAVALRY OFFICERS KNOWN HERE

Among cavalry officers whose pro-motion is announced by the war de-partment at Washington are the fol-lowing well known in El Pasu: Sedgewick Rice, major to Beutenant

George C. Sarnhardt, captain to Frank P. Lahm, fist Heutenant to Olando C. Troxel, first Heutenant to captain Robert McBeck, ir., to captain, Horace H. Fuller, second lieutenant to first lieutenant.

SOUTH CAROLINA PRIVATE SHOOTS AND KILLS BOBCAT

Pvt. James Neat of company H first Carolina infantry, shot and killed a bobcat at Camp Stewart Tuesday morning before breakfast Three shots were fired at the cal, all taking ef-fect. A sog miled in tracking down

FUNSTON TO INSPECT

TROOPS NEAR LAREDO San Antonio, Texas. Oct. 4.—Gen. Function plans to leave for Laredo to-morrow night to inspect Missouri and New Hampshire troops and other units included in the 15th providental division, communded by Brig. Gen. Wm. M. Mann.

RAILWAY LAW SELECTED

Washington D. C. Oct. 4.—President
Wilson has selected three members of
the bound to investigate the railway
teight hour law.

Berlin Admits the Teutonic Forces Have Been Withdrawn Near Presba.

BRITISH SEIZE FRENCH VILLAGE

French Advance, Capture German Defences; Bapaume Western Goal.

BERLIN, Germany, Oct. 4.—German and Bulgarian forces on the west-ern end of the Macedonian front. where heavy fighting with the Servians has been in progress for several weeks, again have fallen back. Today's statement reports the withdrawal of troops mear Presba lake to prepared positions. The allied attack along the Somme front resulted Toesday in further fighting near Thispyal and Mouquet

farm. The repulse of the British is reported in today's announcement. (Withornwal of the Teutonic forces in the Presbu lake region would place the Servians in close proximity to Monastir, the most important town in outhern Servia, and toward which the

Service wing of the entente forces is driving.3 T ONDON, Eng., Oct. 4-The war office announced today that the town of Esucourt L'Abbaye, on the Somme front, for possession of which heavy fighting has been in prog-

ress for several days, is now entirely in the hands of the British. the St. Pierre Vaust wood, Paris an-

the British in Haucourt L'Abbaye, their drive towards Eapsume now

What Are Rumanians Doing!

Mystery still surrounds the numbers and movements of the Ruman forces which crossed the Danube in an effort to outflank the Bulgarian left and compel field marshal von Macsensen to refreat Sofia mentions these forces as comprising "considerable mais," but records no contact between them and the Bulgarians.

Berlin's assertion that the pontoon bridge on which the Rumanians crossed was destroyed is supplemented by Sofia's statement that the bridge was put out of commission by Austrian monitors. What disposition the Rumanians are making to keep up communication with this force are unknown. Bucharest has not alluded to the movement.

Bulgars Occupy an Island.

Bulgars Occupy an Island, The Bulgarians apparently are either engaged in frustrating another Ru-

Berlin Says Rumanians Withdrawn. The Rumanian forces which crossed the Danube river between the Danube fortresses of Rustehuk and Turtukal have withdrawn hastily says today's statement from German army head-quarters at Berlin, as the result of an encircling movement put into opera-

### tion by field marabal von Mackenser RUSS GUNBOATS

Petrograd, Russia, Oct. L.-Russian troops are continuing their effensive against the forces of the central powers and their allies in the Rumanian The hide is being prepared at the statement today. Russian gunboats on tanners and will be taken home to Rockwell, S. C. by Pvt. Neal, as a reft flank of the Bulgarian army near Ruchova, which lies about 14 miles

south of Tchernavoda. Russian and Teutonic troops con-tinue to fight stubborn battles in the region west of Bubney. Near Chelvo and Korythisa stubborn battles con-

BRITISH RED CROSS SHIP IS BLOWN UP IN DOVER STRAITS

Paris, France, Get 4.—A British Res Cross steamer blew up on Sunday morning in the straits of Dover, ac-cording to a Bouleges diseased to the (Continued on Page 2, Col. 1)

Paso Manufacturers and Merchants